

# **EXHIBIT 29**

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Transcript of YouTube Video: Dallas Mavericks Voyager  
Introductory Press Conference

Video Link:  
<https://www.youtube.com/watch?v=bbQCUOjjMdc>

Runtime: 29:10

1 FEMALE SPEAKER: -- in a brief  
2 statement, and then we have some special  
3 guests in the audience that are going to ask  
4 a couple of questions. And then, we are  
5 turning it over to the media from there. As  
6 a reminder, we do have microphones roaming  
7 in the audience, and we ask that you state  
8 your name and your outlet prior to your  
9 question. Thanks for being here.

10 MR. CUBAN: Did you say which side you  
11 want?

12 MR. EHRLICH: Ill take this side.

13 MR. CUBAN: I guess we're going to run  
14 a video first?

15 (Video begins at 00:39.)

16 (Video ends at 01:18.)

17 MR. CUBAN: Okay and thank you,  
18 everybody, for coming out. We're excited to  
19 announce that the Mavs have entered a five-  
20 year international, integrated partnership  
21 with Voyager. They're our first  
22 international partner and our first crypto  
23 partner. So, you know what Voyager is,  
24 Voyager is a decentralize-- oh, I'm sorry,  
25 it should be centralized -- mobile trading

1 platform for cryptocurrencies. They have  
2 over 65 digital assets on the platform that  
3 allow people to tap into the crypto markets  
4 to try to make a lot of money. The  
5 partnership includes several components.  
6 One, we're introducing educational community  
7 programs to educate people on crypto and how  
8 they can use it to increase their wealth.  
9 And the partnership also includes naming  
10 rights to the building we're in here, the  
11 Mavs gaming hub, the official gaming and  
12 event venue for the NBA -- the Mavs NBA 2K  
13 league team. And will -- which will be --  
14 all the details will be announced at a later  
15 date.

16 The Mavs and Voyager will also work on  
17 developing unique and engaging promotions  
18 for all Mavs fans. First and foremost, fans  
19 who download the app, create an account  
20 using the promotional code MAVS100, deposit  
21 \$100, and make a trade will get \$100 in  
22 crypto. I'm guessing that's Voyager?

23 MR. EHRLICH: No, we're going to give  
24 you BTC on this one.

25 MR. CUBAN: BTC?

1 MR. EHRLICH: Yeah, well --

2 MR. CUBAN: Well, there you go.

3 MR. EHRLICH: -- give you BTC.

4 MR. CUBAN: Okay. Offer is only  
5 available for the first 48 hours and starts  
6 right now.

7 MR. EHRLICH: Yeah.

8 MR. CUBAN: So, start this -- so, 48  
9 hours, meaning it's going to end on 10/29,  
10 so everybody knows. What else do I got  
11 here? And by the way, this is Voyager's  
12 largest offering to date, and it's only for  
13 our fans. As Voyager's home team, the Mavs  
14 offer a great opportunity to connect fans  
15 and users through a free, easy, and useful  
16 crypto exchange. I've got to add, I'm a  
17 customer and I've been a customer for  
18 several months now. I like to use it, it's  
19 easy, it's cheap, it's fast, and the pricing  
20 is actually really good. Which we -- so, we  
21 find it as a perfect fit for our Mavs fans  
22 and reaching Mavs fans of all ages.

23 You know, we wanted this to be a  
24 dynamic partnership to engage all of Dallas.  
25 I think working together, we're going to be

1 at the forefront of innovation. We're going  
2 to try to come up with new ways to introduce  
3 Mavs fans to cryptocurrencies and  
4 understanding it. You know, there's a lot  
5 of hype, there's a lot of discussion, but  
6 most people don't really understand the  
7 fundamentals behind it. And we're really  
8 going to try to bring that level of  
9 education to our fans and to our joint  
10 customers.

11 And of course, we're going to -- you  
12 know, but the Mavs being a leader, I think  
13 we're going to extend this far deeper than  
14 just Mavs fans. I think, Voyager is going  
15 to be a leader among sports fans and crypto  
16 fans around the country. So, with that,  
17 we're excited to work with you, Steve, and  
18 I'll turn it over to you.

19 STEVE: Thanks, Mark. For those of you  
20 who don't know me, Steve Ehrlich, CEO and  
21 cofounder of Voyager. We are a publicly  
22 traded crypto trading platform that is  
23 listed on the OTC markets here in the U.S.,  
24 and also on the Toronto Stock Exchange in  
25 Canada. So, we're really excited to be here

1 today.

2 And you know, this is our first foray  
3 into a team sport, and we look at this as a  
4 partnership. Everything we do at Voyager is  
5 about partnerships and partnering with the  
6 right people to bring education to the  
7 masses when it comes to cryptocurrency. And  
8 there's no one better than the Mavs  
9 themselves. And you guys have Dogecoin, it  
10 comes through platform, and everything you  
11 guys do. But nothing better than working  
12 with the Mavs and this guy right here, who  
13 is a leader in the cryptocurrency space.  
14 He's out there talking about different  
15 coins, engaging with the communities. I  
16 just listened to you a couple of weeks ago on  
17 the Twitter Spaces at night. So, you know,  
18 there's no one better for us to do that.

19 But really, the whole key to this was  
20 not just all the affiliation and the -- and  
21 having our ads out, and working in the  
22 arena, but it's the education that we want  
23 to bring. It's really important for us. We  
24 think there's a lot for people to learn, and  
25 now blockchain, cryptocurrency, Bitcoin have

1 all been around for 10-plus years.

2 MR. CUBAN: Right.

3 MR. EHRLICH: But really, in the end,  
4 you know, people are just starting to learn  
5 about it. Literally, in the last 9 months,  
6 you've seen this exploding of people having  
7 interest in cryptocurrency. Now, we're  
8 still really in the early stages of that.  
9 You know, to use, you know, a basketball  
10 phrase of part of this, is like, we're still  
11 in the -- in the first half of the first  
12 quarter in teaching people about  
13 cryptocurrencies. And so, we think that  
14 what we'll be able to deliver -- and it  
15 starts here, it starts in Dallas, it starts  
16 right now, with us teaching people about,  
17 you know, decentralized finance,  
18 cryptocurrencies, you know, non-fungible  
19 tokens. Well, we really want to bring that  
20 to the community, and we want to start that  
21 now.

22 And why the Mavs? Like I said, you  
23 know, the Mavs because of Mark and the  
24 leadership that he brings to the NBA when it  
25 comes to cryptocurrency. Now, why Dallas?



1 You know, Texas itself is a state that is  
2 really becoming a crypto hub. And we felt  
3 like Dallas is where a lot of our customers  
4 are today, there's a lot of opportunity for  
5 us to educate within Dallas. And Texas  
6 being that hub -- I know there's a lot of  
7 folks here from the Texas Blockchain  
8 Association today -- you know, we want to  
9 participate. We want to become part of that  
10 leadership group and really help drive  
11 cryptocurrency adoption.

12 This is a global -- a real global  
13 opportunity. You know, the Mavs themselves  
14 are looking on the front line. You have a  
15 lot of foreign players. I think -- I think  
16 Sid (phonetic) said to me yesterday that you  
17 guys have the second most foreign players in  
18 the league? Something like that. So, we  
19 want to actually engage and take this  
20 global. Today, Voyager's only in the U.S.  
21 Tomorrow, in 2022, we will be global. You  
22 know, the first -- the first place we want  
23 to go is in Europe and we will get there.  
24 But doing that with a real partner, like  
25 Mark and the Mavs, is really important for

1 us. And we're really excited about it. As  
2 I said, happy to start. Dallas is our place  
3 to start, Texas is our place to start, it  
4 starts now, and we want to bring crypto for  
5 all for everybody. So, thank you for your  
6 time today.

7 MR. CUBAN: Cool. All right, we got  
8 some questions from our crypto enthusiasts  
9 at the Dallas Mavericks, starting with Doe  
10 Doe Crypto Finney-Smith.

11 MR. FINNEY-SMITH: Dorian Finney-Smith,  
12 yeah. You know, you I got the first  
13 question. It is how can I get an account?

14 MR. EHRLICH: Really easy to get an  
15 account. That the one of the advantages of  
16 Voyager, is that you can actually download  
17 the app, and fund your account, and trade in  
18 three minutes or less. We make it really  
19 simple. We have a very easy to use and  
20 integrated, you know, platform that allows  
21 you to get engaged in the crypto market very  
22 quickly. That's one of the values of  
23 Voyager. You just go straight to the App  
24 Store or the Google Play Store, download the  
25 app, and you'll be trading in three minutes

1 or less.

2 MR. CUBAN: Yeah, I mean, it's just  
3 like using any other of the financial apps  
4 that you have. You can connect your bank,  
5 and that allows you to input money so you  
6 can put in your first \$100 to get the free  
7 \$50, or you can put in more. And can you do  
8 -- use credit cards to by your first  
9 (inaudible)?

10 MR. EHRLICH: No credit --

11 MR. CUBAN: No credit cards.

12 MR. EHRLICH: Yeah.

13 MR. CUBAN: Right. So, it's really  
14 easy to get set up, just like every other  
15 financial application that you have on your  
16 phone.

17 MR. EHRLICH: And don't forget, it's  
18 \$100 now.

19 MR. CUBAN: \$100, yeah.

20 MR. EHRLICH: \$100 now.

21 MR. CUBAN: Yeah. Next question?

22 MR. POWELL: All right, so my question  
23 is what makes Voyager app different from  
24 other crypto apps?

25 MR. CUBAN: That's a good question,

1 Dwight.

2 MR. EHRLICH: That's a really good  
3 question. So, look, it's the user  
4 interface, which makes it really easy for  
5 people to use. And that was -- it's really  
6 intuitive by doing that, and that's how we  
7 set out. When we started to build the  
8 company -- and we've only been in business  
9 three years. So, we started the company  
10 about three years ago. We wanted to make it  
11 very easy to get people engaged into the  
12 app. And really trade and engage with  
13 cryptocurrencies. So, you know, the  
14 differentiations for us, really, are that.  
15 We have our own community, we have our own  
16 Voyager token that allows you to comm-- you  
17 know, to participate in the community, to  
18 learn more about crypto. And you know, easy  
19 to use 65 coins as well on the app right  
20 now, and then you get to earn staking  
21 rewards on a lot of the coins too. So, you  
22 get to create some wealth through the app.  
23 So, we're really excited about where it's  
24 going.

25 MR. CUBAN: And so, for those of you

1 who already use crypto, I know for me, it  
2 was really easy. I took some of my Matic  
3 tokens that I own and transferred it over,  
4 because Voyager paid a higher interest rate,  
5 or return rate, than the application I was  
6 using before, Aave. So, it was really easy,  
7 they give you a wallet address, you just go  
8 into your MetaMask, or whatever you're  
9 using. You just -- not swap it, but you  
10 send it to that destination address, it  
11 shows up an hour later, you start earning  
12 more money. And so, right -- immediately, I  
13 was earning more when I went over to  
14 Voyager.

15 And it's the same with USDC, a stable  
16 coin. And the other thing about it is, for  
17 those of you who use DeFi, you know, there's  
18 always -- you're -- the pricing is always  
19 higher on DeFi, as they try to look through  
20 all the different decentralized financing  
21 platforms to try to get the best -- not even  
22 the best price, but a price. And so, you  
23 know, with this -- with Voyager, the pricing  
24 has been far, far better. And so, if you're  
25 paying attention and want to get the best

1 price, Voyager's a great platform for it.

2 MR. EHRLICH: Yeah, the one other thing

3 I'll follow up on is the rewards program

4 that Mark mentioned. You know, we have an

5 extensive rewards program, as you hold a

6 certain amount of a level of assets, you

7 even get more rewards on the -- on the

8 program. So, we're trying to engage you and

9 bring you in the platform. And teach and

10 educate, and create that wealth through our,

11 you know, expansive rewards program.

12 MR. CUBAN: Yeah, one more thing. You

13 know, one of the reasons we want to do the

14 education program, there's a big opportunity

15 for small businesses. One of the challenges

16 of small businesses, if you have any cash in

17 the bank, you know, you're making point-

18 zero-two-five-percent. You can convert to,

19 you know, -- put it in to a USDC stable coin

20 on Voyager, and I thought it was seven

21 percent, but now it's --?

22 MR. EHRLICH: Nine percent.

23 MR. CUBAN: Nine percent. And so, it's

24 just a way -- so, I've taken a lot of my

25 cash and made it available in USDC. I'm not

1 trying here to tell you it's 100% risk free,  
2 but it's as close to risk free as you're  
3 going to get in the crypto universe. And  
4 so, just the ability to make that much more  
5 on your savings, as an individual, and as a  
6 business is a huge opportunity.

7 MR. KLEBER: What's up, everybody?  
8 Maxi Kleber from the Mavericks. And my  
9 question is, is it too late to get into  
10 crypto?

11 MR. EHRLICH: It's never too late. I  
12 think, actually, it's the right time,  
13 because as I said, I still think it's the  
14 first half of the first quarter on crypto  
15 adoption. There are some numbers that I've  
16 used in a Crypto Education 101 platform that  
17 I -- I gave a presentation to the NFL  
18 players symposium back in July, about 100  
19 different players. And you know, there's  
20 adoption about an -- you know, about a 150  
21 million people -- 220 million people  
22 actually have crypto right now. And the  
23 anticipation is, we're going to get to a  
24 billion in four years. So, that shows you,  
25 you know, where we're -- where, you know, we

1 can actually go with crypto and the --  
2 crypto and the crypto adoption. Now, the  
3 comparison there is the internet. It took  
4 the internet eight years, you know, for the  
5 same time frame to grow that fast, from the  
6 200 million to one billion. So, I think  
7 there's a -- it's a great time to enter the  
8 space, learn more.

9 And I think that's the key is, you've  
10 got to come in, you've got to learn, you've  
11 got to educate yourself. We help, you know,  
12 we help educate, but you want to learn more.  
13 And I think that's the key is, not just be -  
14 - hey, listen to what somebody says and just  
15 buy that coin or so forth. You want to  
16 really learn about what you're doing. So,  
17 great time to enter right now.

18 MR. CUBAN: Yeah, let me add to that.  
19 You don't have to spend a lot of money in  
20 order to learn. It's not like the stock  
21 market where, you know, it's almost  
22 impossible, except on a few platforms to  
23 spend \$10 and get started. You know, my son  
24 -- my now 12-year-old son got me into  
25 Dogecoin when it was less than a penny. And



1 I -- I was like, let's do this, because  
2 it's a cheap way for you to learn how all of  
3 this works. So, while you need to put in  
4 \$100 to get the \$50 bonus in the next two  
5 days, if you don't have \$100, and you just  
6 want to, you know, download the app, and put  
7 in \$5 and by Shibu (phonetic) -- do you guys  
8 do Shibu Inu?

9 MR. EHRLICH: We do Shiba.

10 MR. CUBAN: Yeah, Shibu or Doge. Do  
11 you guys do Doge?

12 MR. EHRLICH: We do Doge.

13 MR. CUBAN: Shibu and Doge, right?

14 MR. EHRLICH: I couldn't sit here with  
15 you if I didn't do Doge.

16 MR. CUBAN: Do Doge. Right.

17 MR. EHRLICH: So --

18 MR. CUBAN: And so, there's a lot of  
19 way to inexpensively start to get an  
20 understanding. And it's a lot easier than  
21 even opening up a savings account. It's a  
22 pain in the ass to open up a savings  
23 account, particularly for your kids these  
24 days. There's so much paperwork. And you  
25 know, whether it's yourself personally,

1 someone you're trying to -- teach your --  
2 you're trying to teach your kids about  
3 personal finance, believe it or not, this is  
4 actually a better way. And so, that's one  
5 of the unique opportunities and why it's not  
6 too late.

7 MR. EHRLICH: Well, that's a great -- I  
8 mean, another great point, Mark, is that the  
9 financial literacy, we need to teach the  
10 youth. That's part of what we want to bring  
11 too is the education. When we build out the  
12 education -- and we're in the middle of  
13 building that out -- Crypto 101 is the first  
14 thing that we do to teach people. But you  
15 know, teach the youth, go to the community  
16 and teach the youth about financial  
17 literacy. I think, it's really important,  
18 because most young kids don't get the  
19 opportunity to learn about financial  
20 literacy, and they end wind up going to  
21 college, and now they're on their own and  
22 they don't know how to manage their money.  
23 Then they're out in the real world, earning  
24 salaries, and they don't know what even just  
25 FICA is, right? I've heard a lot of stories

1 like, who is this FICA guy taking my money?

2 But that's what happens.

3 And so, we have to find -- you know, I  
4 teach financial literacy, and it's got to  
5 start at the young ages. You know, we've  
6 got to get out there. It's part of our plan  
7 with the education is to get to the  
8 communities around -- in Dallas and around -  
9 - in the surrounding areas and teach  
10 financial literacy. That's how we're going  
11 to get people -- you know, students and  
12 young people to be smarter about how to  
13 manage their future life.

14 MR. BRUNSON: Jalen Brunson, Dallas  
15 Mavericks. This is my first time getting  
16 into crypto, what are some key things I need  
17 to know before I do?

18 MR. EHRLICH: Yeah, look, I think in  
19 any crypto, you know, as Mark said, I think  
20 I would -- I would start and enter small.  
21 And just learn a little bit, right? Look at  
22 the coins, learn a little bit about Bitcoin,  
23 learn a little bit about Ethereum, some of  
24 the other protocols that are out there. But  
25 start small, you know, I think it's -- it's

1 always wise to start financial investments  
2 small and then work your way up. As you  
3 start learning more and understanding more,  
4 then you can start increasing from there.  
5 But it always is a wise place to start.

6 MR. CUBAN: Yeah, I mean, you're  
7 spending your money, always be careful. But  
8 the other thing is, look, there's  
9 investments, and things like Shibu Inu and -  
10 - or whatever it's called -- and Dogecoin,  
11 those aren't investments, right? Those --  
12 it -- this is better than a lottery ticket,  
13 but it's a good way to learn. And it's also  
14 something you can do on your phone, you  
15 don't have to have a bank account. So, --  
16 and people who are unbanked, trying to learn  
17 about financing, but have a smartphone and  
18 can download the app, you can start getting  
19 into this and saving your money. And that's  
20 just a unique opportunity. Frank?

21 MR. NTILIKINA: Hi, everyone, I'm Frank  
22 Ntilikina from the Dallas Mavericks. I'm  
23 from France, so is my question. Is Voyager  
24 going to be available outside of the United  
25 States?

1 MR. EHRLICH: Yes, we definitely are.  
2 Yeah, we'll be in there by -- we're -- hope  
3 to be in Europe by the end of March. We  
4 recently just got approval from the AMF in  
5 France, which is very hard to get. I think  
6 we're the only retail platform, crypto  
7 trading platform -- cryptocurrency platform,  
8 that was that approval in France. And so,  
9 we've got it from the AMF that allows us to  
10 enter France, which we will. That will be  
11 the first country we get into in Europe.  
12 Sorry, Maxi, we're going to get to France  
13 first. And then, -- and then, we'll be in  
14 Europe from there, because we'll be able to  
15 passport around and get, you know, customers  
16 from the rest of Europe. So, we're excited  
17 about it. It's a great entry point.

18 MR. CUBAN: But Wurzburg is second,  
19 right?

20 MR. EHRLICH: What's that?

21 MR. CUBAN: Wurzburg, Germany is  
22 second?

23 MR. EHRLICH: Yeah, we're going to  
24 Germany second.

25 MR. CUBAN: Yeah.

1 MR. EHRLICH: There's no doubt about  
2 it. He's pretty big, he could come after  
3 me.

4 MR. CUBAN: No kidding.

5 FEMALE SPEAKER: Now, we're going to  
6 open it up for questions.

7 MS. CAPLAN: Hey, I'm Callie Caplan,  
8 with the Dallas Morning News. Mark, I'm  
9 curious how unique this partnership is to  
10 other crypto deals, or lack of crypto deals  
11 across the NBA?

12 MR. CUBAN: Yeah, it's different. You  
13 know, what FTX did with the Heat was great,  
14 and they also had -- they're also trying to  
15 push their retail software application. But  
16 at the same time, I think we're trying to  
17 make this driven more towards education and  
18 enabling more -- and exposing more people in  
19 an educated manner to crypto through  
20 Voyager.

21 FEMALE SPEAKER: Any other questions?

22 MR. CUBAN: Easy breezy. No tech-- no  
23 stuff from the Texas Blockchain Association?  
24 Let me -- one other thing while we're on  
25 crypto, not -- indirectly. Are you guys

1 going to support NFTs?

2 MR. EHRLICH: Yeah, we're working on a  
3 platform to do NFTs, definitely.

4 MR. CUBAN: Because last night, if you  
5 attended the game, and you had your ticket  
6 scanned before the end of the first quarter,  
7 if you go -- if you go to  
8 Mavscollectibles.com and log into your  
9 Ticket Master account, you got a Brad Davis  
10 Metapunk. And so, we did a soft launch, and  
11 we're going to do it for every Mavs home  
12 game. We'll have it again tomorrow night  
13 against the Spurs. I think it's Rolando?  
14 But we're -- you know, so we wanted to do a  
15 soft launch, just to get all the kinks out.  
16 But hopeful soon, you'll be able to take  
17 those, trade those, and sell them, buy them.  
18 Not just on Mavscollectibles.com, but also  
19 on Voyager.

20 MALE SPEAKER: Stand up, please?

21 MR. BRATCHER: So, Lee Bratcher, I'm  
22 the president of Texas Blockchain Council.  
23 We're very excited about this partnership  
24 and working with you guys to help educate  
25 Texas and the DFW community, in particular.

1 Just out of curiosity, are any of your team  
2 members going to be moving or relocating to  
3 Dallas, Austin, anywhere in the Texas area?

4 MR. EHRLICH: Illustrious Erika --

5 MS. SZYCHOWSKI: Don't do --

6 MR. EHRLICH: -- Erika already lives in  
7 Austin.

8 MALE SPEAKER: (Inaudible).

9 MR. EHRLICH: And we have about four  
10 other staff in Austin already today. It is  
11 definitely becoming one of our hubs. In the  
12 COVID world, we've been very fragmented, but  
13 we are looking to have certain hubs for the  
14 company.

15 MR. CUBAN: I have office space in the  
16 back.

17 MR. EHRLICH: Done.

18 MR. BRATCHER: You can't pass that up.

19 MS. SZYCHOWSKI: I heard it.

20 MR. EHRLICH: And so, we'll just have  
21 to redo that a little bit, but all good.  
22 No, I think yes, the answer is we're looking  
23 for a couple of hubs around the country.  
24 Obviously, New York is a big area for us,  
25 but we're big in California, and we want to



1 be big here too.

2 SANJAY: Hello, my name is Sanjay, I'm  
3 also with the Texas Blockchain Council. I'm  
4 just going to ask this question also from a  
5 user perspective. Before I ask those  
6 questions, is there a promocode for that  
7 offer, or is it just open to everybody?

8 MR. CUBAN: It's MAVS100.

9 SANJAY: Okay, I just want to  
10 (inaudible).

11 MR. CUBAN: Yeah, so I -- I probably  
12 didn't mention that.

13 SANJAY: (Inaudible).

14 MR. CUBAN: So, if you download  
15 Voyager, put in \$100, trade at all, right?

16 MR. EHRLICH: Trade -- you have to  
17 trade the hundred.

18 MR. CUBAN: Do a trade, trade your  
19 hundred, and then, you'll get the \$50 crypto  
20 bonus. But you have to have MAVS100 as your  
21 bonus code.

22 SANJAY: Yeah, we had a recent  
23 situation with my wife on a promotion  
24 (inaudible), so we're working with  
25 (inaudible) get our stuff. But anyways, the

1 next question is, you know, the promise of  
2 blockchain, Bitcoin, et cetera,  
3 cryptocurrencies is reduced friction, you  
4 know, egalitarian model, etc. I think some  
5 of the challenges with some of the  
6 exchanges, and wallets, et cetera is it's  
7 not so frictionless, right? There's the  
8 cost of trading, gas fees, when you put it  
9 in a wallet and transfer it to another  
10 wallet they take their cut. And it's  
11 actually hard to, once you've purchased  
12 cryptocurrencies, to exit and transfer to  
13 another because they'll always -- you're  
14 taking a piece, right? So, maybe you can  
15 talk about some of that? And also, some of  
16 the maybe -- you mentioned some of the  
17 interest bearing. There's other competitors  
18 out there offering interests rates, so maybe  
19 you can talk about that too? That would be  
20 -- that would be great.

21 MR. EHRLICH: Yeah, so a couple of  
22 questions to unpack in that one. First,  
23 I'll touch on the NFT side and the gas fees.  
24 Our goal is to -- we're in -- we're  
25 (inaudible) -- we're connected to about a

1 dozen different market makers, exchanges  
2 around the globe, so we bring a best price  
3 back to consumers for that. Our goal in the  
4 NFT world is not to build our own NFT  
5 marketplace, it's to allow our consumers to  
6 be connected to many NFT marketplaces, to  
7 have access to all the big, different NFT  
8 marketplaces. And whether that is something  
9 on Ethereum, which has the high gas fees, or  
10 it's using a Matic, or an Algorand, or an  
11 Avalanche. Using those and connecting  
12 people on that. Because we do believe  
13 there's a -- there is a significant issue  
14 that, you know, we have to deal with, with  
15 the Ethereum world and the gas fees. And  
16 we're trying to figure way out around and to  
17 help consumers.

18 Because you -- an example I did is we  
19 have a -- we also do a partnership with a  
20 NASCAR car in the Xfinity series, with a  
21 driver, Landon Cassill. And someone built  
22 an NFT about the car, and I went to buy it,  
23 and -- you know for \$3, just to play around  
24 with NFTs. After the gas fees, it cost me  
25 \$300 for -- so, there's -- it doesn't make

1 any sense, so we've got to fix those

2 problems on that.

3 And then, from the rewards side, we run  
4 a rewards program. So, when you bring your  
5 assets over, we're going to reward you with  
6 earnings on those assets, based upon your  
7 balances, based upon, you know, tokens you  
8 hold and so forth. So, it's a whole rewards  
9 program that we've built together. It's  
10 really, probably, state of the art, when it  
11 comes to crypto with rewards programs. And  
12 that's how we like to operate, to give  
13 consumers rewards for using and holding  
14 assets on the platform. So, hopefully, I  
15 got your -- answered your questions.

16 SANJAY: (Inaudible) interest bearing  
17 versus staking (inaudible).

18 MR. EHRLICH: Well, are rewards are  
19 generated through staking, you know, it's a  
20 lot staking these days. We have 30-  
21 something coins that we offer rewards on,  
22 and a bunch of them are on the staking side.  
23 Yep.

24 MR. CUBAN: You got a question back  
25 there.

1 MALE SPEAKER 2: Thank you. So,  
2 obviously, with cryptocurrency, security's a  
3 big important part of it, especially where  
4 the private keys are stored, who controls  
5 them. So, for your application, where does  
6 the responsibility for the user come in?  
7 What should they be doing to protect  
8 themselves? And then, you know, what do  
9 you, as a company, do to protect users? And  
10 so, where is kind of the line drawn?

11 MR. EHRLICH: Yeah, I was waiting for  
12 that question on security. It's a really  
13 important aspect. You know, the first thing  
14 -- security starts with you, as an  
15 individual. What we recommend to every  
16 individual that buys and sells  
17 cryptocurrency is to use two-factor  
18 authentication [sic] when you actually  
19 hold your cryptocurrency. Do not use an SMS  
20 text message. There are a lot of scammers  
21 out there, there are a lot of people who try  
22 to SIM swap you. And that happened -- it  
23 almost happened to me a couple -- about a  
24 month ago. On a Friday night, my phone was  
25 trying to be SIM swapped, and I caught it

1 quick enough and called the phone company.  
2 But I use two-factor authentication [sic],  
3 and I think everybody should start there.  
4 That means using a Google authenticator,  
5 Authy, or one of the other-- Duo or any of  
6 the other, you know, products that you can  
7 use for 2FA.

8 Outside of that, after -- for you to us  
9 is we use multiple custodians. We do not  
10 keep all our coins in one place, we keep  
11 them across multiple custodians, we built a  
12 really detailed infrastructure for that, to  
13 maybe sure that we're spreading that risk  
14 and the insurance we get on all that across  
15 multiple custodians. So, it starts with the  
16 individual, and making sure you have proper  
17 security. And then it also is us, as well.

18 MR. SPENCER: Okay, good afternoon.  
19 I'm Arnold Spencer, I have a cryptocurrency  
20 law firm here in town and I'm a new member  
21 of the Texas Blockchain Alliance. First, I  
22 want to say congratulation to both of you  
23 guys. I think it's a terrific partnership,  
24 I'm really excited about it. Second, I want  
25 to say I'm about halfway downloading the

1 app, I just started it. And I almost  
2 transferred a hundred bitcoin over to you,  
3 but I (inaudible) transferred a hundred  
4 dollars.

5 MR. CUBAN: Ill give you my wallet  
6 address (inaudible).

7 MR. SPENCER: So, my question, I would  
8 like both of you guys to take a shot at.  
9 I'm really excited about the educational  
10 piece that you all are introducing and  
11 talking about. I do a lot of that myself.  
12 You know, just what are the two or three --  
13 two or three themes, you know, the elevator  
14 speech that you all want to get across in  
15 the educational program? What are you  
16 trying to teach new people to crypto about  
17 getting into crypto?

18 MR. CUBAN: Yeah, I was going to say  
19 act-- access, first and foremost, the  
20 simplicity of access. The fact that you  
21 don't have to rush into it and put all your  
22 money in it. So, patience is a big part of  
23 it and then experimentation, right? Be  
24 curious, because if you're buying -- what is  
25 Shynu Imu (phonetic), like a half a penny or

1 something crazy?

2 MR. EHRLICH: No, it's -- people would  
3 be very happy if it was half a penny. It's  
4 like four zeros eight when you --

5 MR. CUBAN: I -- yeah.

6 MR. EHRLICH: -- or something of that  
7 nature.

8 MR. CUBAN: Oh, okay. So, I didn't  
9 count --

10 MR. EHRLICH: Yeah.

11 MR. CUBAN: -- my zeros enough?

12 MR. EHRLICH: Yeah.

13 MR. CUBAN: Right. So, literally,  
14 like, when my son and I first tried it, it  
15 was less than a penny, and we spent, I think  
16 \$11. And that gave us a chance to go  
17 through everything and spend some time with  
18 it. And so, because there's such a low cost  
19 of introduction and, you know, obviously,  
20 the people who need the most education,  
21 hopeful are spending the least amount of  
22 money. You know, we -- there's a lot of  
23 programs and educational programs that we  
24 can do that guide people through the  
25 process. And that's really the key, right?



1 And I think that one of the things that  
2 need to be mentioned, one of the greatest  
3 values of the lower cost crypto isn't so  
4 much, hey, it could be an investment, it's  
5 more the community. You know, if you get on  
6 social media, no matter what it is, TikTok,  
7 Twitter, Instagram, everybody's talk-- I  
8 don't even know the Shibu Inu one, but you  
9 know, with Dogecoin, it's like, to the moon.  
10 And you know, everybody's got their social  
11 profile set up to be a dog. You know, so  
12 there's a -- it's a low cost entry to  
13 fund. And then, being involved in it on  
14 social media is also a way that we can  
15 expand education.

16 MR. EHRLICH: Yeah, and we look at it -  
17 - we have our Crypto 101 presentation that  
18 we do, that teaches people about Bitcoin.  
19 We really think it's a store of value and it  
20 will be a long -- you know, there's a long  
21 tail for it to be actually used as a  
22 currency because of the volatility.

23 MR. CUBAN: It's not going to happen.

24 MR. EHRLICH: Yeah, I --

25 MR. CUBAN: Not going to happen.

1 MR. EHRLICH: It -- as the volatility  
2 and it -- the time on it, it's more of a  
3 store of value, it will replace gold. So,  
4 teaching people about that. But then, on  
5 the Ethereum side, we -- you know, we tend  
6 to teach people about smart contracts. We  
7 think that's really important, because -- I  
8 have my own personal example on this, where  
9 my mother-in-law was going to give -- she  
10 had leased a car, and she bought it, and was  
11 going to give it to my daughter as a  
12 present. And to get the title moved around  
13 --

14 MR. CUBAN: Uh-huh.

15 MR. EHRLICH: -- took like four months.  
16 I mean, it's a title. It -- just -- you  
17 know, I bought it, you should give me -- so  
18 the blockchain will solve that. And so, we  
19 use that in the Crypto 101. It's teaching  
20 people why things like the smart contracts  
21 will affect their lives in the long term.  
22 And I heard a great podcast you did with  
23 Carmelo.

24 MR. CUBAN: Yeah.

25 MR. EHRLICH: Where you said, -- I

1 think you said, you know, halfway through  
2 that, you know, five years from now, we're  
3 going to be doing things and you're not even  
4 going to know it. It's like the internet,  
5 you know, all of a sudden you were operating  
6 on high speed internet and you never really  
7 -- you just hit a button and you were done.  
8 And that's how crypto and the smart  
9 contracts will work. But teaching people  
10 why that matters now, to get them to that  
11 point, we think that's really key.

12 MR. CUBAN: Any final questions? Cool.  
13 Steve, thank you.

14 MR. EHRLICH: Oh, thank you, Mark.  
15 Really excited by this.

16 MR. CUBAN: And thank you to everybody  
17 who came out, thanks to our guys who came  
18 out, great questions. Thanks to Voyager,  
19 great partnership, we're really excited  
20 about it. Thank you, everybody.

21 (End of recording.)

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CERTIFICATE

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I, Alexandria Brobst, Transcriptionist,  
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and did listen to and transcribe the  
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Dated this 14th day of November, 2022.

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Alexandria Brobst